

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

BOBBY ALAN SCHAEFER  
BRIDGETTE LEIGH SCHAEFER  
Debtors

Case No. 08-18529

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/18/2008.
- 2) The plan was confirmed on 10/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/24/2008.
- 5) The case was converted on 05/05/2009.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 99,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,375.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,375.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$392.73
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,892.73**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	82.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	50.00	50.00	50.00	50.00	0.00
BOOKSPAN/DOUBLEDAY	Unsecured	50.00	66.50	66.50	10.09	0.00
CARMEL FINANCIAL CORP	Secured	1,000.00	1,000.00	1,000.00	192.71	47.81
CARMEL FINANCIAL CORP	Unsecured	1,778.00	1,240.08	1,240.08	188.20	0.00
COLLECTION PROFESSIONALS	Unsecured	350.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	350.00	324.83	324.83	49.30	0.00
COMED	Unsecured	1,600.00	2,070.64	2,070.64	314.25	0.00
COMMONWEALTH EDISON	Unsecured	821.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	750.00	NA	NA	0.00	0.00
EMC MORTGAGE	Secured	44,182.22	NA	NA	0.00	0.00
EMC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
FERREL GAS	Unsecured	709.00	NA	NA	0.00	0.00
HELLER & FRISONE	Unsecured	114.00	NA	NA	0.00	0.00
JEWEL FOODS	Unsecured	114.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	8,311.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	3,700.00	3,650.94	3,650.94	554.10	0.00
PELLETTIERI & ASSOC	Unsecured	805.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,748.00	2,953.76	2,953.76	448.29	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,276.00	5,150.07	5,150.07	781.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,947.00	NA	NA	0.00	0.00
RMA	Unsecured	356.00	NA	NA	0.00	0.00
SBC	Unsecured	356.00	326.16	326.16	49.50	0.00
TEK COLLECT CORP	Unsecured	261.00	NA	NA	0.00	0.00
TOYS R US	Unsecured	200.00	NA	NA	0.00	0.00
VAN RU CREDIT	Unsecured	820.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEP	Secured	5,000.00	3,800.53	3,800.53	1,344.01	158.82
WORLD FINANCIAL	Unsecured	1,635.00	1,934.32	1,934.32	293.57	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,800.53	\$1,344.01	\$158.82
All Other Secured	\$1,050.00	\$242.71	\$47.81
<b>TOTAL SECURED:</b>	<b>\$4,850.53</b>	<b>\$1,586.72</b>	<b>\$206.63</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,717.30</b>	<b>\$2,688.92</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,892.73</u>
Disbursements to Creditors	<u>\$4,482.27</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,375.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/13/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.